

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
FILING COMPLETION UNDER 37 CFR 52, 53, and/or 85

Patent Application of: DAVID INGRAM et al.

Attention: Application Branch

Serial No. 09/976,461

Date: December 31, 2001

Filed: October 12, 2001

Attorney Docket No.: BFC-11

Confirmation No.: 9972

Art Unit: 2164

Title: AUTOMATED CONSTRUCTION LOAN  
ADMINISTRATION METHOD AND SYSTEM

Our Account No.: 04-1403

Commissioner for Patents  
U.S. Patent and Trademark Office  
Washington, DC 20231

Sir:

The following completes the filing of the above-identified patent application under Rule 52, 53, and/or 85:

- ☒ Rule 53 signed Declaration enclosed.  
☐ This is a Rule 47 filing per attached Petition.  
☐ Enclosed: Original signed Declaration with attached specification (including claims) which is a copy of specification/claims originally filed to secure above filing date.  
☐ Specification originally filed in non-English language; hence verified translation attached of:  
☐ Abstract ☐ pages of Specification (only spec. & claims) ☐ Drawing Figs.  
☐ sheet(s) of formal drawings enclosed: size: ☐ A4 ☐ 14" ☐ 8½ by 11  
☐ Attached is an assignment to \_\_\_\_\_.  
☐ Priority is hereby claimed under rule 55 and 35 U.S.C. 119 based on prior foreign application(s) no(s).  
\_\_\_\_\_, filed in \_\_\_\_\_ on \_\_\_\_\_, respectively.  
Certified copy (copies) ☐ attached; ☐ already filed on \_\_\_\_\_ in U.S. Application, Serial No. \_\_\_\_\_, filed \_\_\_\_\_.  
☒ Entitlement to "small entity" status under Rule 27 is hereby claimed for this application.  
☒ Attached is the request return copy of the PTO Notice under Rule 52, 53, and/or 85.  
☒ Attached: Substitute drawings (17 sheets)  
☐ Preliminary Amendment: \_\_\_\_\_

**THE FOLLOWING FILING FEE IS BASED ON CLAIMS AS FILED LESS ANY ABOVE CANCELLED  
PER MPEP § 506 AND § 607**

If not earlier paid, add Basic Filing Fee .....	\$ 740.00
Total Effective Claims <u>50</u> - 20 = <u>30</u> x \$18.00 =	\$ 540.00
Independent Claims <u>5</u> - 3 = <u>2</u> x \$84.00 =	\$ 168.00
If <u>any proper</u> multiple dependent claim (ignore improper) is present, add \$280.00	\$
Filing Fee	\$

Since PTO Notice under Rule 52, 53, and/or 85 set an original due date of 01/29/02,  
petition is hereby made for an extension to cover the date this response is filed for which the  
requisite fee is enclosed (1 month \$110; 2 months \$400; 3 months \$920; 4 months \$1440).

If this is the <u>first</u> time either signed Declaration filed or filing fee paid, add Surcharge (\$130)	\$ 130.00
Subtotal	\$ 1578.00
If "small entity" status box above is X'd, enter half (1/2) of subtotal & <u>subtract</u>	\$ 789.00
Total =	\$ 789.00
If "non-English" box above is X'd, add Rule 17(i) or (k) processing fee \$130.00) .....	\$
If "assignment" box is X'd, add recording fee (\$40.00). ....	\$
If "Rule 47" box above is X-d, add Petition fee \$130.00 Rule 17(h). ....	\$
<b>TOTAL FEE ENCLOSED</b>	<b>\$ 789.00</b>

The Commissioner is hereby authorized to charge any fee specifically authorized hereafter, or any fees in addition to the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under Rules 16-18 (deficiency only) now or hereafter relative to this application

#3

PTO/SB/17 (10-01)

Approved for use through 10/31/2002. OMB 0651-0032  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**FEE TRANSMITTAL**  
**for FY 2002**

Patent fees are subject to annual revision.

**AMOUNT OF PAYMENT** (\$) **789.00**

**Complete if Known**

Application Number	09/976,461
Filing Date	October 12, 2001
First Named Inventor	INGRAM et al.
Examiner Name	(Unknown)
Group Art Unit	2164
Attorney Docket No.	BFC-11

**METHOD OF PAYMENT**

1. ☒ The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number: **04-1403**

Deposit Account Name: **Dority & Manning, Attorneys at Law, P.A.**

☒ Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17

☒ Applicant claims small entity status. See 37 CFR 1.27

2. ☒ **Payment Enclosed:**

☒ Check ☐ Credit card ☐ Money Order ☐ Other

**FEE CALCULATION (continued)**

**3. ADDITIONAL FEES**

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	\$65.00
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for <i>ex parte</i> reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 400	216 200	Extension for reply within second month	
117 920	217 460	Extension for reply within third month	
118 1,440	218 720	Extension for reply within fourth month	
128 1,960	228 980	Extension for reply within fifth month	
119 320	219 160	Notice of Appeal	
120 320	220 160	Filing a brief in support of an appeal	
121 280	221 140	Request for oral hearing	
138 1,510	138 1,510	Petition to institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,280	241 640	Petition to revive - unintentional	
142 1,280	242 640	Utility issue fee (or reissue)	
143 460	243 230	Design issue fee	
144 620	244 310	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Processing fee under 37 CFR 1.17(q)	
126 180	126 180	Submission of Information Disclosure Stmt	
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 740	246 370	Filing a submission after final rejection (37 CFR § 1.129(a))	
149 740	249 370	For each additional invention to be examined (37 CFR § 1.129(b))	
179 740	279 370	Request for Continued Examination (RCE)	
169 900	169 900	Request for expedited examination of a design application	
Other fee (specify) _____			
<b>*Reduced by Basic Filing Fee Paid</b>			<b>SUBTOTAL (3) (\$)</b> <b>65.00</b>

**FEE CALCULATION**

**1. BASIC FILING FEE**

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 740	201 370	Utility filing fee	\$370.00
106 330	206 165	Design filing fee	
107 510	207 255	Plant filing fee	
108 740	208 370	Reissue filing fee	
114 160	214 80	Provisional filing fee	
<b>SUBTOTAL (1) (\$)</b>			<b>370.00</b>

**2. EXTRA CLAIM FEES**

Total Claims	Extra Claims	Fee from below	Fee Paid
50	-20** = 30	\$9.00	\$270.00
5	-3** = 2	\$42.00	\$84.00
Multiple Dependent			\$0.00

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
103 18	203 9	Claims in excess of 20	
102 84	202 42	Independent claims in excess of 3	
104 280	204 140	Multiple dependent claim, if not paid	
109 84	209 42	** Reissue independent claims over original patent	
110 18	210 9	** Reissue claims in excess of 20 and over original patent	
<b>SUBTOTAL (2) (\$)</b>			<b>354.00</b>

**\*or number previously paid, if greater; For Reissues, see above**

**SUBMITTED BY**

Name (Print/Type)	RICHARD M. MOOSE	Registration No. (Attorney/Agent)	31, 226	Telephone	864-271-1592
Signature	<i>Richard M. Moose</i>	Date	12/31/2001		

**WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.**

**Burden Hour Statement:** This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.